

Item 1: Cover Page

Hoffman Wealth Advisors LLC Firm Brochure (Form ADV Part 2A)

Hoffman Wealth Advisors Brochure

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Date: 05/20/2025

This brochure provides information about the qualifications and business practices of Hoffman Wealth Advisors LLC. If you have any questions, please contact us at the number or email listed below. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Hoffman Wealth Advisors LLC is available at www.adviserinfo.sec.gov.

Item 2: Material Changes

This brochure, dated May 20, 2025, reflects updates from the initial version dated March 30, 2025. There are no material changes to report

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Item 4: Advisory Business

Hoffman Wealth Advisors LLC (“HWA” or “the Firm”) was founded in 2025 by Cort Hoffman, who serves as the Principal Owner and Managing Member. HWA is a fee-only, fiduciary investment advisory firm dedicated to providing personalized and comprehensive financial planning and investment management services.

The Firm does not sell financial products or receive commissions; all compensation is derived solely from client fees.

Hoffman Wealth Advisors LLC does not offer financial planning as a standalone service. All financial planning is delivered only in conjunction with the Firm's investment management services and is included in the Firm's asset-based advisory fee

Advisory Services Offered

Hoffman Wealth Advisors provides the following services:

- Retirement Planning
- Investment Management
- Estate Planning
- Tax Planning
- Insurance Analysis
- Education Funding Strategies
- Cash Flow and Budget Management
- Debt Management Guidance

Hoffman Wealth Advisors LLC ("HWA") provides investment management and comprehensive financial planning services as part of a unified advisory relationship. These services are delivered together and are included in the Firm's asset-based fee; no separate fee is charged for financial planning.

As part of this relationship, clients receive an initial written financial plan, typically delivered within 30–60 days of receiving all necessary information and documents from the client. Ongoing financial planning services include periodic updates, reviews, and recommendations based on material changes in the client's financial circumstances, objectives, or legal/tax status.

HWA does not produce a new financial plan annually unless substantive changes warrant an update. If clients do not provide requested information or fail to respond, financial planning services may be delayed until the necessary input is received. The Firm does not continue billing a separate fee for financial planning, as it is already included in the asset-based fee structure.

Assets Under Management (AUM)

As of the date of this brochure, Hoffman Wealth Advisors LLC does not manage any client assets on either a discretionary or non-discretionary basis.

Specialization

The Firm specializes in working with individuals, families, and small business owners seeking holistic financial planning combined with objective investment advice.

Item 5: Fees and Compensation

Hoffman Wealth Advisors LLC charges fees for financial planning and investment advisory services based on the scope of engagement. The Firm is a fee-only advisor and does not receive commissions, referral fees, or other third-party compensation.

Asset-Based Fees:

For clients receiving ongoing financial planning and investment management, the Firm charges an annual asset-based fee according to the following schedule:

- Up to \$250,000: 0.85% annually
- \$250,001 to \$1,000,000: 0.75% annually
- Over \$1,000,000: 0.60% annually

The Firm does not charge a separate fee for financial planning services; these services are included within the asset-based fee for portfolio management

Fees are billed quarterly in arrears, calculated based on the market value of assets under management at the end of each calendar quarter. Fees are typically deducted directly from client accounts by the custodian, based on authorization provided by the client.

Negotiability: All fees are negotiable at the discretion of the Firm and will be documented in the client's advisory agreement.

Other Costs:

Clients may incur additional costs including, but not limited to:

- Custodial fees
- Transaction charges
- Mutual fund or ETF internal expenses

These costs are separate from advisory fees and are paid directly to the third-party providers. The Firm does not receive any portion of these additional fees.

Fee Disclosure:

All fees, billing methods, and applicable terms will be clearly outlined in the client agreement. Clients may terminate the agreement at any time with written notice, subject to the terms of the agreement.

Hoffman Wealth Advisors does not require prepayment of more than \$500 in fees per client, six months or more in advance.

Item 6: Performance-Based Fees

Hoffman Wealth Advisors LLC does not charge performance-based fees. The Firm's compensation is not based on a share of capital gains or capital appreciation of client assets. All fees are charged on a flat or asset-based basis as disclosed in Item 5.

Item 7: Types of Clients

Hoffman Wealth Advisors LLC provides advisory services to a variety of clients, including:

- Individuals
- High-net-worth individuals
- Families
- Small businesses

The Firm tailors its services to meet the unique financial needs and goals of each client type.

Minimum Account Size:

The minimum account size for investment management services is \$25,000. However, Hoffman Wealth Advisors reserves the right to waive this minimum at its discretion based on individual client circumstances.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

Hoffman Wealth Advisors LLC primarily uses **portfolio-level analysis** and asset class research to construct diversified portfolios, rather than selecting individual securities. The Firm generally recommends the use of **low-cost, broad-based index funds and exchange-traded funds (ETFs)** to implement its strategies. Portfolio construction is based on clients' risk tolerance, investment goals, and time horizon.

Investment Strategies:

Investment Strategies

- Asset Allocation:** We allocate investments across major asset classes (e.g., equities, fixed income, and cash equivalents) to balance risk and return based on each client's profile.
Risk: Inappropriate allocation decisions can lead to underperformance or unintended risk exposure.
- Diversification:** By using broad index funds and ETFs, we diversify across multiple sectors, geographies, and asset classes to reduce portfolio volatility.
Risk: Diversification does not eliminate risk. Correlated market movements can still lead to losses across multiple asset classes.
- Tax-Efficient Investing:** We consider tax-advantaged account structures, holding periods, and tax-loss harvesting opportunities to help reduce clients' overall tax burden.
Risk: Tax strategies depend on individual circumstances and current tax laws, which are subject to change.
- Risk Management:** We incorporate tools such as risk tolerance assessments, rebalancing, and ongoing reviews to help manage downside exposure.
Risk: Risk assessments may not fully predict actual client behavior during market downturns. Unexpected events can lead to rapid market declines.
- Long-Term, Passive Investment Approach:** We typically recommend a long-term buy-and-hold strategy using passive investments to minimize trading costs and capture market-based returns.
Risk: Passive strategies do not protect against market declines. Clients remain exposed to systemic risks inherent in the markets.

The Firm's strategies are customized based on each client's financial goals, risk tolerance, time horizon, and liquidity needs. The Firm's investment strategy incorporates certain principles derived from Modern Portfolio Theory (MPT), particularly the emphasis on diversification and asset allocation to help manage risk and enhance potential returns over time. While the Firm does not strictly adhere to MPT, these foundational concepts inform portfolio construction with the goal of balancing risk and reward. Clients should understand that diversification does not ensure a profit or guarantee against loss, and all investment strategies involve the risk of loss that clients should be prepared to bear.

General Risk Disclosure

All investing involves risk, including the risk of loss. Clients should be prepared to bear market volatility, declines in portfolio value, and periods of underperformance relative to benchmarks. There is no assurance that any investment strategy will achieve its intended objectives.

Material Risks: All investment strategies involve risk, including the potential loss of principal. Clients should be prepared to bear the following risks:

- **Market Risk:** The risk that market fluctuations will impact portfolio value.
- **Interest Rate Risk:** The risk that changes in interest rates will affect the value of investments, particularly fixed-income securities.
- **Inflation Risk:** The risk that inflation will erode purchasing power over time.
- **Liquidity Risk:** The risk that certain securities may not be easily tradable without a significant price concession.
- **Business Risk:** The risk associated with the specific operations of a company or sector.
- **Concentration Risk:** The risk of overexposure to a particular asset class, sector, or geographic region.

Hoffman Wealth Advisors does not guarantee any level of performance or that investment objectives will be achieved.

General Risk Disclosure: Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9: Disciplinary Information

Hoffman Wealth Advisors LLC and its management personnel have no disciplinary history to disclose. The Firm has never been involved in any legal or disciplinary events that would be material to a client's evaluation of the Firm or its advisory personnel.

Item 10: Other Financial Industry Activities and Affiliations

No management person of Hoffman Wealth Advisors LLC is registered as a broker-dealer or an associated person of a broker-dealer, nor is any management person registered as a futures commission merchant, commodity pool operator, or commodity trading advisor.

Cort Hoffman, Managing Member of the Firm, is employed full-time as a Manager at UPS, where he oversees operational logistics and staff management. This position is unrelated to financial services and does not involve any activities that create a conflict of interest with the Firm's advisory services.

Mr. Hoffman's UPS role typically requires approximately 40 hours per week, generally from 3:00 PM to 10:30 PM. To ensure availability and avoid conflicts, Mr. Hoffman conducts advisory activities outside of these hours and is available to clients from 8:00 AM to 2:00 PM on weekdays, as well as weekends by appointment.

Hoffman Wealth Advisors LLC is committed to ensuring that this external employment does not impair the Firm's ability to meet client needs or regulatory obligations.

Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Hoffman Wealth Advisors LLC adheres to a written Code of Ethics that reflects the Firm's commitment to ethical conduct and fiduciary responsibility. The Code of Ethics requires all personnel to:

- Place the interests of clients above their own
- Avoid conflicts of interest and disclose any potential conflicts
- Act with integrity, competence, and diligence
- Maintain client confidentiality

The Code of Ethics is available to clients upon request.

Personal Trading: Employees of the Firm may invest in the same securities that are recommended to clients. However, all personal trading activities are monitored to ensure that client interests are not compromised. Employees must avoid trading ahead of client transactions and are required to comply with the Firm's internal trading policies.

Hoffman Wealth Advisors does not participate in principal transactions or have any material financial interest in securities recommended to clients.

Item 12: Brokerage Practices

Hoffman Wealth Advisors LLC recommends that clients use qualified custodians such as Fidelity Investments and Charles Schwab & Co., Inc. for brokerage and custodial services. These firms are recommended based on their competitive transaction fees, quality of client service, breadth of investment options, trading platforms, and financial stability.

The Firm does not receive any compensation, research, products, or services ("soft dollars") from custodians in exchange for client referrals or directing brokerage transactions.

Factors Considered in Custodian Selection:

- Financial strength and reputation
- Quality of execution services
- Competitive commission and fee structures
- Access to a broad range of investment products
- Availability of technology platforms for account management and reporting
- Quality of client service and support

Clients are under no obligation to use a custodian recommended by the Firm and may choose another custodian if they prefer. However, if a client selects a different custodian, the Firm may

not be able to provide the same level of service due to platform limitations or increased administrative complexity.

Hoffman Wealth Advisors LLC does not aggregate (or batch) trades for multiple client accounts. This is because client portfolios are individually managed and often have unique investment objectives, timing, and constraints that do not lend themselves to a uniform trading strategy. As a result of not aggregating trades, clients may receive different prices, execution times, or incur higher trading costs compared to clients whose advisers use trade aggregation. The Firm seeks best execution for each client order individually.

Item 13: Review of Accounts

Client accounts are reviewed at least quarterly by Cort Hoffman, Managing Member of the Firm. The purpose of the review is to ensure that the investment portfolio remains aligned with the client's financial plan, investment objectives, and risk tolerance.

Additional reviews may be conducted when:

- There is a significant market event
- A client experiences a major life change
- A client requests a portfolio evaluation

Reports Provided to Clients: All reports provided to clients by the custodian are written and delivered at least quarterly. In addition, Hoffman Wealth Advisors may provide written commentary, summaries, or financial updates to clients upon request

Item 14: Client Referrals and Other Compensation

Hoffman Wealth Advisors LLC does not receive any economic benefit, directly or indirectly, from any third party for providing investment advice to clients.

The Firm does not compensate any individual or entity for client referrals, nor does it receive referral fees or other incentives from third parties.

All growth of the Firm is driven by client relationships, professional reputation, and marketing efforts in compliance with applicable regulations.

Item 15: Custody

Hoffman Wealth Advisors LLC does not maintain custody of client funds or securities.

Client assets are held by qualified custodians, such as Fidelity Investments or Charles Schwab & Co., Inc., who provide clients with account statements at least quarterly.

Clients are encouraged to carefully review these statements and compare them to any reports received from Hoffman Wealth Advisors LLC to ensure accuracy.

The Firm may be deemed to have custody solely due to the ability to deduct advisory fees from client accounts, as authorized by the client in their custodial agreement.

Item 16: Investment Discretion

Hoffman Wealth Advisors LLC offers both **discretionary** and **non-discretionary** investment management services, based on the client's preference as outlined in the investment advisory agreement.

For clients who grant **discretionary authority**, the Firm is authorized to make investment decisions on their behalf without obtaining prior approval for each transaction. Discretionary authority is granted through the client's execution of the advisory agreement and appropriate documentation provided to the custodian.

Clients who prefer **non-discretionary authority** will require the Firm to obtain prior consent before executing any transaction. The Firm will provide investment recommendations, but trades will only be placed after receiving client approval.

Clients may impose reasonable restrictions on the management of their accounts under either arrangement by providing written instructions. Such restrictions may include:

- Prohibiting investments in certain securities or sectors
- Maintaining specific asset allocations

Item 17: Voting Client Securities

Hoffman Wealth Advisors LLC does not vote proxies on behalf of clients. Clients retain the responsibility to receive and vote all proxies and other solicitations related to the securities held in their accounts.

Clients will receive proxy materials directly from their account custodian or transfer agent.

If a client has questions about a particular proxy or solicitation, they are encouraged to contact Hoffman Wealth Advisors LLC for clarification or guidance, though the Firm does not offer formal proxy voting advice.

Item 18: Financial Information

Hoffman Wealth Advisors LLC does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.

The Firm has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

Hoffman Wealth Advisors LLC has not been the subject of a bankruptcy petition at any time.

Item 19: Requirements for State-Registered Advisers

Item 19.A – Cort Hoffman is actively engaged in a separate business as a Manager at UPS. This outside employment is unrelated to the Firm’s investment advisory services and does not create a material conflict of interest with clients.

Item 19.B – Neither the Firm nor any of its supervised persons is compensated for advisory services by performance-based fees.

Item 19.C – Neither the Firm nor any management person has been found liable in any arbitration claim alleging damages in excess of \$2,500 involving an investment or investment-related business or activity.

Item 19.D – Neither the Firm nor any management person has been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity.

Item 19.E – Neither the Firm nor any of its management persons has been the subject of a bankruptcy petition.

Item 19.F – The Firm does not have any relationships or arrangements with issuers of securities that are not disclosed elsewhere in this brochure.

Item 19.G – There are no other material facts relating to the Firm or its advisory personnel that would be material to a client’s or prospective client’s evaluation of the Firm’s advisory business or the integrity of its management.

[End of Part 2A]

[Start of Part 2B]

Hoffman Wealth Advisors LLC

Brochure Supplement (Form ADV Part 2B)

Supervised Person: **Cort Hoffman CRD# 8059896**

Principal Office: 6347 Lake Bluff Dr, Dallas, TX 75249

Phone: (214) 997-3130

Email: cort@hoffmanwealthadvisors.com

Date: May, 20 2025

This Brochure Supplement has not been approved or verified by any state securities authority

Item 1: Cover Page

This brochure supplement provides information about **Cort Hoffman** that supplements the Hoffman Wealth Advisors LLC brochure. You should have received a copy of that brochure.

Please contact us at (214) 997-3130 or cort@hoffmanwealthadvisors.com if you did not receive Hoffman Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Cort Hoffman is available at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Cort Hoffman

Year of Birth 1995

Cort Hoffman has passed the Series 65 examination and holds an MBA. He provides investment advice to clients. His qualifications include:

Education:

Masters in business administration with a specialty in Finance, Colorado Technical University, 2024; bachelor's in business with a specialty in Supply Chain Management, 2020.

Business Background:

Founder and Managing Member – Hoffman Wealth Advisors LLC - 03/2025-Present

Operations manager – UPS – 05/2024 to Present

On-road Supervisor – UPS – 08/2020 to 05/2024

Training-Specialist –UPS – 05/2019 to 08/2020

Operations manager – CR England 09/2017 to 05/2018

Item 3: Disciplinary Information

Cort Hoffman has no disciplinary history to disclose.

Item 4: Other Business Activities

Other Business Activities: Cort Hoffman is currently employed full-time as a Manager at UPS, overseeing operational logistics and staff management. This role requires

approximately 40 hours per week, typically from 15:00 to 22:30, and involves no financial products, services, or activities overlapping with Hoffman Wealth Advisors' offerings. To ensure no conflicts of interest or impact on client service, Mr. Hoffman dedicates his advisory work to hours outside his UPS schedule, available from 08:00–14:00 on weekdays and 08:00–15:00 on Saturdays and Sundays. This provides over 40 hours weekly to meet client needs. Clients may contact him at 214-997-3130 with any concerns about availability or potential conflicts.

Item 5: Additional Compensation

Cort Hoffman does not receive any economic benefit from third parties for providing advisory services.

Item 6: Supervision

Cort Hoffman is the Managing Member and Chief Compliance Officer of Hoffman Wealth Advisors LLC and is responsible for his own supervision. He adheres to the Firm's compliance policies and procedures. For any questions regarding supervision, please contact (214) 997-3130.

Item 7: Requirements for State-Registered Advisers

Cort Hoffman has not been involved in any arbitration, civil proceedings, self-regulatory organization proceedings, or administrative actions related to investment advisory services